

# EXHIBIT A

SUPREME COURT OF THE STATE OF NEW YORK  
COUNTY OF NEW YORK

DEBBIE BERNSTEIN ,

PLAINTIFF,

v.

JP MORGAN CHASE BANK, N.A.,

DEFENDANT.

Index No. \_\_\_\_/2024

SUMMONS WITH NOTICE

To the above named Defendant:

**YOU ARE HEREBY SUMMONED** to answer the complaint in this action and to serve a copy of your answer, or, if the complaint is not served with this summons, to serve a notice of appearance, on the undersigned within 20 days after the service of this summons, exclusive of the day of service (or within 30 days after service is complete if this summons is not personally delivered to you within the State of New York); and in case of your failure to appear or answer, judgment will be taken against you by default for the relief demanded herein.

**NOTICE:** The nature of this action is (i) refund of unauthorized charges (15 U.S.C. §§ 1693, et. seq.), (ii) breach of New York uniform commercial code Article 4-A, (iii) breach of contract, (iv) breach of the implied covenant of good faith and fair dealing, (v) negligence, and (vi) deceptive practices under General Business Law § 349. The relief sought is money damages of not less than \$139,232.45, which is the relief for which judgment will be taken in case of default, together with pre-judgment interest as applicable, and the taxable costs and disbursements of this action.

New York County is designated as the place of trial. The basis of the venue designated is defendant's place of business.

Dated: August 9, 2024

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